

IN RE:

PATRICK J REED
JACQUELINE N REED
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-23693

Chapter 13

Document No.: 79

ORDER OF COURT

AND NOW, this 13th day of January, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

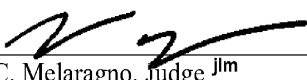
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


John C. Melaragno, Judge Jlm
United States Bankruptcy Court

SIGNED
1/13/25 11:29 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Patrick J. Reed
Jacqueline N. Reed
Debtors

Case No. 19-23693-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jan 13, 2025

Form ID: pdf900

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Patrick J. Reed, Jacqueline N. Reed, 6475 2nd Ave, South Park, PA 15129-9523
15126365	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15138864	+ Forbes Hospital, 2570 Haymaker Rd, Monroeville, PA 15146-3513
15126368	+ Gllesi/key Education R, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Jan 14 2025 00:11:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 14 2025 00:11:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	^ MEBN	Jan 14 2025 00:07:41	Lakeview Loan Servicing, LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2025 00:32:50	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15126354	+ Email/Text: bncnotifications@pheaa.org	Jan 14 2025 00:10:00	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15138850	^ MEBN	Jan 14 2025 00:08:57	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15126355	+ Email/Text: ally@ebn.phinsolutions.com	Jan 14 2025 00:09:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15126356	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 14 2025 00:09:00	Bank Of America, N.a., 4909 Savarese Cir, Tampa, FL 33634-2413
15126357	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 14 2025 00:10:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15126358	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 14 2025 00:22:08	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15126359	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 14 2025 00:09:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15137105	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 14 2025 00:09:00	Citizens Bank n.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919

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15126360	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 14 2025 00:10:00	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
15126361	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 14 2025 00:10:00	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15126364	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 14 2025 00:20:50	Dsnb Macys, Po Box 8218, Mason, OH 45040
15126362	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 14 2025 00:11:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15130000	Email/Text: mrdiscen@discover.com	Jan 14 2025 00:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15126363	+ Email/Text: mrdiscen@discover.com	Jan 14 2025 00:09:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15212815	Email/Text: ECMCBKNotices@ecmc.org	Jan 14 2025 00:10:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
15126367	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Jan 14 2025 00:09:00	Fm/keybank, 121 South 13th Street, Lincoln, NE 68508
15126366	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 14 2025 00:10:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15126369	+ Email/Text: bankruptcy@huntington.com	Jan 14 2025 00:11:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
15159420	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 14 2025 00:11:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15126370	^ MEBN	Jan 14 2025 00:08:23	Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601
15126371	+ Email/Text: BKRMailOPS@weltman.com	Jan 14 2025 00:10:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
15126372	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 14 2025 00:11:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
15126373	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 14 2025 00:09:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15130241	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 14 2025 00:10:00	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach VA 23452-4262
15126374	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 14 2025 00:10:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15606546	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 14 2025 00:21:54	MidFirst Bank, C/O Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15126375	+ Email/PDF: bankruptcy_prod@navient.com	Jan 14 2025 00:20:50	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
15153421	+ Email/Text: bncnotifications@pheaa.org	Jan 14 2025 00:10:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15166120	Email/PDF: bankruptcy_prod@navient.com	Jan 14 2025 00:43:03	SLM BANK, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15126376	Email/Text: amieg@stcol.com	Jan 14 2025 00:09:00	State Collection Servi, Po Box 6250, Madison, WI 53716
15126377	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 00:32:29	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
15126378	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 00:32:41	Syncb/gapdc, Po Box 965005, Orlando, FL 32896-5005
15126379	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 00:22:06	Syncb/jcp, Po Box 965007, Orlando, FL

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15126380	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 01:33:05	32896-5007 Synch/lowes, Po Box 956005, Orlando, FL 32896-0001
15126381	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 00:21:47	Synch/sunglass Hut, C/o Po Box 965036, Orlando, FL 32896-0001
15126682	^ MEBN	Jan 14 2025 00:07:43	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15153952	Email/Text: BNCnotices@dcmservices.com	Jan 14 2025 00:10:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15138159	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 14 2025 00:11:00	US Department of Education c/o Nelnet,, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CITIZENS BANK, N.A.
cr		MidFirst Bank
15138849	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15138851	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15138852	*+	Bank Of America, N.a., 4909 Savarese Cir, Tampa, FL 33634-2413
15138853	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15138854	*+	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15138855	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court., Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15138856	*+	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
15138857	*+	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15138860	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court., Dsnb Macys, Po Box 8218, Mason, OH 45040
15138858	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15138859	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15138863	*P++	FIRSTMARK SERVICES, 121 S 13TH STREET STE 201, LINCOLN NE 68508-1911, address filed with court., Fm/keybank, 121 South 13th Street, Lincoln, NE 68508
15138861	*+	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15138862	*+	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15138865	*+	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
15138866	*+	Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601
15138867	*+	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
15138868	*+	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
15138869	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15138870	*+	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15138871	*+	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
15138872	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court., State Collection Servi, Po Box 6250, Madison, WI 53716
15138873	*+	Synch/gapdc, Po Box 965005, Orlando, FL 32896-5005
15138874	*+	Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
15138875	*+	Synch/lowes, Po Box 956005, Orlando, FL 32896-0001
15138876	*+	Synch/sunglass Hut, C/o Po Box 965036, Orlando, FL 32896-0001
15156298	##+	PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

TOTAL: 2 Undeliverable, 26 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Daniel Philip Jones	on behalf of Creditor Lakeview Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor CITIZENS BANK N.A. pitecf@weltman.com, gmasterson@weltman.com
Lawrence Willis	on behalf of Debtor Patrick J. Reed ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence Willis	on behalf of Joint Debtor Jacqueline N. Reed ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Steven P Kelly	on behalf of Creditor Lakeview Loan Servicing LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 9